Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 41 **United States Bankruptcy Court**

	North	hern Dis	strict of	f Illinois	s Easte	rn Di	vision				
						11)) // - / - =	inch Mid U. V		
Name of Debtor (if	•		,	Detale	_	IName	Name of Joint Debtor (Spouse) (Last, First, Middle)				
	Bankr	nead, Ta	atiania	Patrice							
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):							ther Names used en and trade nam		otor in the last 8	years (include married,	
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) * ***-**-4485							ur digits of Soc. S e than one, state		ıl-Taxpayer I.D. ((ITIN) No./Complete EIN	
Street Address of I	Debtor (No. 8	& Street, City, a	nd State):			Street	Address of Joint	Debtor (No. & S	Street, City, and	State):	
313A Woo	dcreek	Dr Apt #	218	_		_					
Bolingbro	ok IL				60440						
County of Residen	ce or of the F	Principal Place	of Business:			Count	y of Residence or	r of the Principal	Place of Busine	ess:	
		W	ILL								
Mailing Address of	Debtor (if dif	fferent from stre	et address)			Mailin	g Address of Join	t Debtor (if differ	rent from street	address):	
Location of Princip	al Assets of I	Business Debto	r (if different fi	rom street addı	ress above):	•					
• • •	tor (Form of C	-	Ì	Nature of Bu			Chapter of Ban	kruptcy Code U	Inder Which the	Petition is Filed (Check one box)	
(Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form □ Corporation (includes LLC & LLP) □ Partnership (Check one box.) Heath Care Business Single Asset Real Estate as defined in 11 U.S.C §101 (51B) Railroad □ Stockbroker					☐ Chapter 7 ☐ Chapter 9 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding						
□ Other (If debtor is not one of the above entities, check this box and state type of entity below.) □ Clearing Bank □ Other □ Tax-Exempt Entity (Check box, if applicable.) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal					d § ir	Nature of Debts (Check one Box) ■ Debts are primarily consumer debts, defined in 11 U.S.C.					
		Filing Foo (nue Code).				CI	napter 11 Debto	rs	
Filing Fee (Check one box) Filing Fee attached Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check	Debtor is not a sn if: Debtor's aggregat insiders or afflia k all applicable b A plan is being file	te noncontingen tes) are less that toxes: ed with this petit te plan were sol	btor as defined in the liquidated debtain \$2,190,000. ion. icited prepetition	1 U.S.C. § 101(51D) In 11 U.S.C. § 101(51D) Is (excluding debts owed to Infrom one of more classes 6(b).		
☐ Debtor estima	tes that funds	ormation s will be availab r any exempt pr tion to unsecure	operty is exclu			enses paid, th	nere will be no			This space is for court use only	
Estimated Number o	of Creditors										
1-	50-	100-	200- 999	1,000-	5,001-	10,001	25,001	50,001	Over		
Estimated Assets \$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	5,000 \$1,000,001 to \$10 million	10,000 \$10,000,001 to \$50 million	25,000 \$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	100,000 More than \$1 billion		
Estimated Liabilities \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than		

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main

B1 (Official Form 1) (1/08) Document Page 2 of 41

B1 (Offici	ial Form 1) (1/08) Document	Page 2 of 41		
		Voluntary Petition	Name of Debtor(s)		
	Thi	is page must be completed and filed in every case)	Bani	khead,	Tatiania Patrice
		All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additi	tional sheet)	
Location W	/here Filed:	Jan Ho. Zamiraptoy edoc Hoa Millin Zacto	Case Number:	l	Date Filed:
None					
None					
		Pending Bankruptcy Case Filed by any Spouse, Partner, or A	·		·
Name of D	ebtor: one		Case Number:		Date Filed:
District:			Relationship:		Judge:
		Exhibit A	(Table acceptated if debtering	Exhi	
		ted if debtor is required to file periodic reports (e.g.,	I, the attorney for the petitioner name		whose debts are primarily consumer debts.) eqoing petition, declare that I
		10Q) with the Securities and Exchange Commission	have informed the petitioner that [he	e or she] may	proceed under chapter 7, 11, 12
•		ection 13 or 15 (d) of the Securities Exchange Act of lesting relief under chapter 11.)	or 13 of title 11, United States Code each such chapter. I further certify t		
10010	and to roqu	osting rollor dilator orapio: 111.)	required by 11 USC § 342(b).	that i have u	envered to the debtor the notice
	Exhibit A	is attached and made a part of this petition.	/s/	/ Alex	Wilson
			Alex Wilson		Dated: 06/04/2009
		Exh	bit C		
	Does	the debtor own or have possession of any property that poses or is allege		lentifiable ha	rm to public health or safety?
П	Yes, and	Exhibit C is attached and made a part of this petition.			
	No.				
		Evh	bit D		
		(To be completed by every individual debtor. If a joint petition is file		attach a sepa	rate Exhibit D.)
	Exhibit D	completed and signed by the debtor is attached and made a part of this p	petition.		
П	If this is a jo				
	Exhibit D a	also completed and signed by the joint debtor is attached and made a pa	t of this petition.		
		_	ng the Debtor - Venue		
		Debtor has been domiciled or has had a residence, principal pl		ets in this D	District for 180 days
		immediately preceding the date of this petition or for a longer p			•
		There is a bankruptcy case concerning debtor's affiliate, gener	al partner, or partnership pending	g in this Dis	strict.
		Debtor is a debtor in a foreign proceeding and has its principal	place of business or principal ass	sets in the	United
		States in this District, or has no principal place of business or a			
		or proceeding [in a federal or state court] in this District, or the relief sought in this District.	interests of the parties will be ser	rved in rega	ard to the
		-	o as a Tanant of Bosidan	atial Dran	o o weby
		Certification by a Debtor Who Reside (Check all app	olicable boxes.)	ılıaı Prop	perty
		Landlord has a judgment against the debtor for possession of	debtor's residence. (If box checke	ed, comple	te the
		following.) (Name of landlord that obtained judgment)			
		(Address of Landlord)			
		Debtor claims that under applicable nonbankruptcy law, there a	re circumstances under which the	ne debtor w	ould be
	_	permitted to cure the entire monetary default that gave rise to the			
	П	possession was entered, and			
		Debtor has included in this petition the deposit with the court of	any rent that would become due	e during the	30-day
		period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this c	ertification. (11 U.S.C. § 362(1))		

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 41

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Bankhead, Tatiania Patrice

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Tatiania Patrice Bankhead

Tatiania Patrice Bankhead

Dated: 06/04/2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Alex Wilson

Signature of Attorney for Debtor(s)

Alex Wilson

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 06/04/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 4 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	d: 06/04/2009	/s/ Tatiania Patrice Bankhead Tatiania Patrice Bankhead	Sign & Date Here
I certi	fy under penalty of perjury that th	ne information provided above is true and correct.	
	The United States trustee or bank does not apply in this district.	cruptcy administrator has determined that the credit counseling requirement of 11 U.S.C.	§ 109(h)
	Active military duty in a military of	combat zone.	
		. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, person, by telephone, or through the Internet.);	to
	Incapacity. (Defined in 11 U.S.C of realizing and making rational decisions w	C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be in if th respect to financial responsibilities.);	capable
b	I am not required to receive a cred by a motion for determination by the court.]	dit counseling briefing because of: [Check the applicable statement.] [Must be accompar	nied
	your bankruptcy petition and promptly file a management plan developed through the a the 30-day deadline can be granted only for	the court, you must still obtain the credit counseling briefing within the first 30 days after you certificate from the agency that provided the counseling, together with a copy of any debigency. Failure to fulfill these requirements may result in dismissal of your case. Any exter cause and is limited to a maximum of 15 days. Your case may also be dismissed if the repart bankruptcy case without first receiving a credit counseling briefing.	et ension of
	days from the time I made my request, and	ounseling services from an approved agency but was unable to obtain the services during the following exigent circumstances merit a temporary waiver of the credit counseling re- list be accompanied by a motion for determination by the court.] [Summarize exigent circumstance of the court.]	equirement
	United States trustee or bankruptcy adminiperforming a related budget analysis, but I	illing of my bankruptcy case, I received a briefing from a credit counseling agency approv istrator that outlined the opportunties for available credit counseling and assisted me in I do not have a certificate from the agency describing the services provided to me. You nscribing the services provided to you and a copy of any debt repayment plan developed the bankruptcy case is filed.	nust file
	United States trustee or bankruptcy admini	iling of my bankruptcy case, I received a briefing from a credit counseling agency approve istrator that outlined the opportunties for available credit counseling and assisted me in I have a certificate from the agency describing the services provided to me. Attach a copent plan developed through the agency.	•

PFG Record # 432835 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 5 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dated:

06/04/2009

Tatiania Patrice Bankhead Debtor

Bankruptcy Docket #:

Here

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cer	tify under penalty of perjury that the information provided above is true and correct.
	Sign & Date

PFG Record # 432835 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

In re

Tatiania Patrice Bankhead, Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMO		
Name of Schedule	Name of Schedule Attached YES NO		Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$6,810	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$7,505	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$9,230	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,457
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,147
TOTALS	\$ 6,810 TOTAL ASSETS	\$ 16,735 TOTAL LIABILITIES			

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 7 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tatiania Patrice Bankhead / Debtor

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankrup	otcy
Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore not required to report any information here.	, are

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	

Average Income (from Schedule I, Line 16)	\$ 1,457.06
Average Expenses (from Schedule J, Line 18)	\$ 1,147.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 1,878.72

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 2,005.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 9,230.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 11,235.00

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 8 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim			
[x] None							
Total Market Value of Real Property (Report also on Summary of Schedules)							

PFG Record # 432835 B6A (Official Form 6A) (12/07) Page 1 of 1

In re

Tatiania Patrice Bankhead, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A H	Debtor's Property Deduct	Current Value of lebtor's Interest in Property, Without Deducting Any Secured Claim or	
01. Cash on Hand	X					
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with -Bank of America		\$	100	
		checking account with -Charter One Bank		\$	10	
03. Security Deposits with public utilities, telephone companies, landlords and others.	X					
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, entertainment center, bedroom set		\$	800	
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	100	
06. Wearing Apparel		, , , , , , ,				
		Necessary wearing apparel.		\$	250	
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	50	
08. Firearms and sports, photographic, and other hobby equipment.	х	-				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X					
PEG Record # 432835		 	Form 6	। В) (12/07)	Page 1 of 3	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or				
10. Annuities. Itemize and name each issuer.	Х							
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	x							
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X							
13. Stocks and interests in incorporated and unincorporated businesses.	X							
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X							
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22. Patents, copyrights and other intellectual property. Give particulars.	X							
23. Licenses, franchises and other general intangibles.	X							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

	SCH	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
25. Autos, Truck, Trailers and other vehicles and accessories.				
		Capital One Auto -2003 Pontiac Grand Am		\$ 5,500
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	Х			
31. Animals	X			
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$6,810

Document Page 12 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tatiania Patrice Bankhead, Debtor

SCHEDULE C - PROPER	RTY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with -Bank of America	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
checking account with -Charter One Bank	735 ILCS 5/12-1001(b)	\$ 10	\$ 10
04. Household goods and furnishings, including audio, video, and computer equipment. Household Goods; tv, vcr, stereo, couch, utensils, vacuum,	735 ILCS 5/12-1001(b)	\$ 800	\$ 800
table, chairs, lamps, entertainment center, bedroom set			
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 250	\$ 250
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
25. Autos, Truck, Trailers and other vehicles and accessories.			
Capital One Auto -2003 Pontiac Grand Am	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 5,500
DEC Doggrd # 422925		fficial Form 6C) (12)	DZ) Page 1 of 2

PFG Record # 432835 B6C (Official Form 6C) (12/07) Page 1 of 1

In re

Tatiania Patrice Bankhead, Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of * Date Claim was Incured Н Codebtor Claim Disputed Unsecured * Nature of Lien Inliquidat W Creditor's Name and Mailing Address Without Portion, If *Value of Property Subject to Lien **Including Zip and Account Number Deducting** Any *Description of Property (See Instructions Above) Value of **Capital One Auto Finance** Dates: 2006 7,505 \$ 2,005 Nature of Lien: Lien on Vehicle - PMSI Bankruptcy Department Market Value: \$ 5,500 PO Box 260848 Intention: None Plano TX 75026 X *Description: Capital One Auto -2003 Acct No.: 6206216542256 **Pontiac Grand Am**

Total \$ 7,505 \$ 2,005

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

PFG Record # 432835 B6D (Official Form 6D) (12/07) Page 1 of 1

In re

Tatiania Patrice Bankhead, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 LLS C, 8 507(a)(10)

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

PFG Record # 432835 B6E (Official Form 6E) (12/07) Page 1 of 1

In re

Tatiania Patrice Bankhead / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085 Acct #: 24354052			Dates: 2009 Reason: Utility Bills/Cellular Service				\$ 225

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

West Asset Management Bankruptcy Department 1000 N. Travis St., Ste. F Sherman TX 75090

Record # 432835 B6F (Official Form 6F) (12/07) Page 1 of 7

Document Page 16 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead / Debtor

SCHEDULE F - CREDITOR	RS I	НО	LDING UNSECURED NON-PRIOR	RIT	Y C	CLA	IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
2 Capital One Bankruptcy Dept. 1957 Westmoreland Road Holtsville NY 00501 Acct #: 486236257511			Dates: 2005 Reason: Credit Card or Credit Use				\$ 2,760
Law Firm(s) Collection Agent(s) Results and Gaines, PC Bankruptcy Department 661 Glenn Ave. Wheeling IL 60090	epre	sen	ting the Original Creditor				
3 Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 111000000746018431			Dates: 2006 Reason: Credit Card or Credit Use				\$ 325
Law Firm(s) Collection Agent(s) Re Law Offices of Mitchell N. Kay Bankruptcy Department 7 Penn Plaza, 18th floor New York NY 10001	epre	sen	ting the Original Creditor	ı	I	I	I
4 Clinical Pathology Associate Attn: Bankruptcy Dept. Dept 4558 Carol Stream IL 60122 Acct #: CPA11666			Dates: 2008 Reason: Medical Debt				\$ 52

Record # 432835 B6F (Official Form 6F) (12/07) Page 2 of 7

Document Page 17 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead / Debtor

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIO	RIT	ΥC	CLA	IMS	
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim
5	Comcast Bankruptcy Department 11621 E. Marginal Way 5 Tukwila WA 98168-1965			Dates: 2008 Reason: Cable Bill				\$	350
	Acct #: 01523070185								
	Law Firm(s) Collection Agent(s) R	epre	sen	ting the Original Creditor					
6	Credit Protection Association Bankruptcy Department 13355 Noel Rd., 21st floor Dallas TX 75240 Credit One Bank Bankruptcy Department PO Box 60500 City Of Industry CA 91716			Dates: 2008 Reason: Credit Card or Credit Use				\$	610
	Acct #: 14823197080100591								
	Law Firm(s) Collection Agent(s) R CACH LLC Bankruptcy Department 370 17th St., Ste. 5000 Denver CO 80202	epre	esen	ting the Original Creditor					
7	First National Bank Bankruptcy Department PO Box 2677 Omaha NE 68103 Acct #: 423980101979			Dates: 2007 Reason: Credit Card or Credit Use				\$	440

Record # 432835 B6F (Official Form 6F) (12/07) Page 3 of 7

Document Page 18 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tatiania Patrice Bankhead / Debtor

In re

	SCHEDULE F - CREDITO	RS	НО	LDING UNSECURED NON-PRIC	DRIT	Υ (CLA	IMS	
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	ount of laim
8	HSBC Bankruptcy Department PO Box 5253 Carol Stream IL 60197 Acct #: 126223			Dates: 2008 Reason: Credit Card or Credit Use				\$	650
	Law Firm(s) Collection Agent(s) I	Repre	esen	ing the Original Creditor					
	LVNV Funding Bankruptcy Department PO Box 10497 Greenville SC 29603								
9	Loyola Univ. Med. Center Attn: Bankruptcy Department PO Box 95009 Chicago IL 60694 Acct #: 11051013442			Dates: 2007 Reason: Medical/Dental Services				\$	110
	Law Firm(s) Collection Agent(s)	Repre	esen	ing the Original Creditor					
	Nationwide Credit Attn: Bankruptcy Department PO Box 3159 Oakbrook IL 60522								
10	Loyola Univ. Physician Fdn. Attn: Bankruptcy Department PO Box 98418			Dates: 2007 Reason: Medical Debt				\$	100

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Illinois Collection Service Bankruptcy Department PO Box 1010 Tinley Park IL 60477

Chicago IL 60693

Acct #: 9809118

Record # 432835 B6F (Official Form 6F) (12/07) Page 4 of 7

Tatiania Patrice Bankhead / Debtor

In re

	SCHEDULE F - CREDITOR	RS	НО	DING UNSECURED NON-PRIO	RIT	Υ (CLA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
11	Oak Park Hospital Attn: Bankruptcy Department 520 S. Maple Oak Park IL 60304 Acct #: H61745576			Dates: 2006 Reason: Medical/Dental Services				\$ 250
12	Oak Park Physicians Group Bankruptcy Department 1730 Park St., Ste. 101 Naperville IL 60563 Acct #:			Dates: 2008 Reason: Medical/Dental Services				\$ 20
13	Orchard Bank Attn: Bankruptcy Dept. 941 Corporate Center Dr. Pomona CA 91768-2642 Acct #: 515597000697			Dates: 2009 Reason: Credit Card or Credit Use				\$ 650

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

LVNV Funding Bankruptcy Department PO Box 10497 Greenville SC 29603

14 Quest Diagnostics Attn: Bankruptcy Dept PO Box 740020 Cincinnati OH 45274 Acct #: 5525464283	Dates: Reason:	2009 Medical/Dental Services		\$ 90
15 Radiology Consultants, Ltd. Bankruptcy Department 1730 Park St., Ste. 101 Naperville IL 60563	Dates: Reason:	2008 Medical/Dental Services		\$ 68
Acct #:				

Record # 432835 B6F (Official Form 6F) (12/07) Page 5 of 7

In re

Tatiania Patrice Bankhead / Debtor

SCHEDUL	E F - CREDITORS	S F	10	LDING UNSECURED NON-PRIOR	RIT	Y C	LA	IMS	
Creditor's Name, Mailin Zip Code and Acc (See Instruction	g Address Including count Number ns Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amour Clai	
16 Rush University Med Bankruptcy Departme 1700 W. Van Buren S Chicago IL 60612 Acct #: 14527710	nt			Dates: 2009 Reason: Medical/Dental Services				\$	20
17 Sears Bankruptcy Departme PO Box 182156 Columbus OH 43218 Acct #: 50499413702				Dates: 2007 Reason: Credit Card or Credit Use				\$ 1, ⁻	150

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

LVNV Funding Bankruptcy Department PO Box 10497 Greenville SC 29603

18 Target Bankruptcy Department PO Box 673, Mailstop 6CA Minneapolis MN 55417 Acct #: 36608	Dates: 2006 Reason: Credit Card or Credit Use	\$ 475
T-Mobile Bankruptcy Department PO Box 742596 Cincinnati OH 45274-2596 Acct #:	Dates: 2006 Reason: Utility Bills/Cellular Service	\$ 300
20 <u>Verizon</u> Bankruptcy Administration 404 Brock Drive Bloomington IL 61701	Dates: 2008 Reason: Utility Bills/Cellular Service	\$ 350
Acct #: 2015963964		

In re

Tatiania Patrice Bankhead / Debtor

Acct #: 20810000248334

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
21	Attn: Bankruptcy Dept. 6565 Brady Street Davenport IA 52806 Acct #: 3478130							\$ 200	
Law Firm(s) Collection Agent(s) Representing the Original Creditor H & R Accounts Bankruptcy Department 4950 38th Ave. Moline IL 61265									
22	Westlake Emergency Physicians Attn: Bankruptcy Dept. 520 E. 22nd St Flowerfield IL 60148			Dates: 2008 Reason: Medical Debt				\$ 35	

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 9,230.00

B6F (Official Form 6F) (12/07) Page 7 of 7

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 22 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 432835 B6G (Official Form 6G) (12/07) Page 1 of 1

In re

Tatiania Patrice Bankhead, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

	Name and Address of CoDebtor	Name and Address of the Creditor
1	Sonya Bankhead 919 Adams Maywood, IL 60153	Capital One Auto Finance Bankruptcy Department PO Box 260848 Plano TX 75026
		Account No. 6206216542256

PFG Record # 432835 B6H (Official Form 6H) (12/07) Page 1 of 1

In re

Tatiania Patrice Bankhead, Debtor

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE					
Status: Single	None					
	DEBTOR EMPLOYMENT SPOUSE EMPLOYMENT					
Occupation:	Supervisor					
Name of Employer:	Sunrise Senior Management					
Years Employed	2 years					
Employer Address:	7900 Westpark Dr STE T-900					
City, State, Zip	McLean, VA 22102	,				

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE		
1. Monthly Gross Wages, Salary, and commissions	\$ 1,878.72	\$ 0.00		
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00		
B. SUBTOTAL	\$ 1,878.72	\$ 0.00		
4. LESS PAYROLL DEDUCTIONS	. ,	<u> </u>		
a. Payroll Taxes and Social Security	\$ 295.79	\$ 0.00		
b. Insurance	\$ 125.86	\$ 0.00		
c. Union Dues	\$ 0.00	\$ 0.00		
d. Other (Specify)	\$ 0.00	\$ 0.00		
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00		
Child Support:	\$ 0.00	\$ 0.00		
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00		
S. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 421.66	\$ 0.00		
S. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,457.06	\$ 0.00		
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00		
3. Income from real property	\$ 0.00	\$ 0.00		
). Interest and dividends	\$ 0.00	\$ 0.00		
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 	\$ 0.00	\$ 0.00		
Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00		
2. Pension or retirement income	\$ 0.00	\$ 0.00		
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00		
Unemployment Income	\$ 0.00	\$ 0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,457.06	\$ 0.00		
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 1,457.06			
there is only one debtor repeat total reported on line 15.)	Papart also an Summary of Schadules and if applicable on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

Record #: 432835 B6I (Official Form 6I) (12/07) Page 1 of 1

UNITED STATES BARREST TO STOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #: 432835

Tatiania Patrice Bankhead / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURREN	IT EXPENSES OF IND	IVIDUAL	DEBTOR(S)	
Complete this schedule by estimating the average monthly payments made bi-weekly, quarterly, semi-annually, or annually t	·	s family at time ca	se filed. Prorate any	
Check box if joint petition is filed & debtor's spouse maintains a	·	e schedule of expe	nditures labeled "Spous	e".
Rent or home mortgage payment (include lot rent				\$ 550.00
a. Real Estate taxes included? [] Yes [x] N	·	included?	[] Yes [x] No	φ 550.00
Utilities: a. Electricity and Heating Fuel	b. Property modification	moradou.	[] 100 [x] 110	\$ 25.00
b. Water, Sewer, Garbage				\$ -
c. Cellphone, Internet				\$ 100.00
d. Other Home Phone and Cable	Television			\$ -
3. Home Maintenance (repairs and upkeep)				\$ -
4. Food				\$ 150.00
5. Clothing				\$ 25.00
6. Laundry and Dry Cleaning				\$ -
7. Medical and Dental Expenses				\$ 25.00
8. Transportation (not including car payments)	Gas, Tolls/Parking, Fees/Lice	nses. Repair.	Bus/Train	\$ 193.00
9. Recreation, Clubs and Entertainment, Newspaper		,,		\$ -
10. Charitable Contributions				\$ -
11. Insurance (not deducted from wages or included i	n home mortgage payments)			\$ -
a. Homeowner's or Renter's				\$ -
b. Life				•
c. Health				\$-
d. Auto e. Other				\$ 78.00
				<u>\$-</u>
12. Taxes (not deducted from wages or included in ho				\$ -
(Specify) Federal or State Tax Repayments,			. 1	Ψ
13. Installment Payments: (In Chapter 11, 12, and 13 a. Auto	cases, do not list payments to b	e included in	pian)	\$-
b. Reaffirmation Payments				\$ -
c. Other	\$-			\$-
14. Alimony, maintenance and support paid to others				\$-
15. Payments for support of additional dependents no	t living at your home			\$-
16. Regular expenses from operation of business, pro	fession, or farm (attach detailed	d statement)		\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mag Eyecare, Meds Postage/Banki	· · · · · · · · · · · · · · · · · · ·	Childcare & Babysitting	Pet Care:	
\$0.00 \$1.00	\$0.00	\$ -	\$ -	\$1.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Ithe Stastical of Summary of Certain Liabilities and Related Da		and if applicable,	on	\$ 1,147.00
19. Describe any increase/decrease in expenditures a <i>None</i>	inticipated to occur within the ye	ear following th	ne filing this docur	ment:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly income	from Line 15	of Schedule I	\$ 1,457.06
	b. Average monthly expense			\$ 1,147.00
	c. Monthly net income (a. m			\$ 310.06
	d. Total amount to be paid in	· ·	ly	\$ 310.00
			,	

B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 26 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 06/04/2009 /s/ Tatiania Patrice Bankhead

X Date & Sign

Tatiania Patrice Bankhead

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 27 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$	employment	
	2008: \$		
	2007: \$		
NE	Spouse		
	AMOUNT	SOURCE	

PFG Record # 432835 B7 (Official Form 7) (12/07) Page 1 of 12

Document Page 28 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

	STATEMENT OF FIN	IANCIAL AFFAIRS	
2. INCOME OTHER THAN FROM I	EMPLOYMENT OR OPERATION OF BUS	SINESS:	
ne two years immediately preceding pouse separately. (Married debtors	the commencement of this case. Give pa	nt, trade, profession, operation of the debtor rticulars. If a joint petition is filed, state inco state income for each spouse whether or i	me for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
3. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and	i c.		
ervices, and other debts to any crec value of all property that constitutes of hat were made to a creditor on acco an approved nonprofit budgeting and	ditor made within 90 days immediately pro or is affected by such transfer is not less the ount of a domestic support obligation or as dicreditor counseling agency. (Married del	TS: List all payments on loans, installment ceeding the commencement of this case if the same seeding the commencement of this case if the same seeding the commencement of this case if the same seed of the same	he aggregate ny payments under a plan by nust include
Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
lays immediately preceding the comransfer is not less than \$5,000 (Mar	mencement of the case if the aggregate v	st each payment or other transfer to any cr alue of all property that constitutes or is affort pter 13 must include payments and other to separated and a joint petition is not filed.)	ected by such
days immediately preceding the com ransfer is not less than \$5,000 (Mar	mencement of the case if the aggregate v ried debtors filing under chapter 12 or cha	alue of all property that constitutes or is affortive and other to	ected by such

PFG Record # 432835 B7 (Official Form 7) (12/07) Page 2 of 12

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 29 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

	STATEMENT OF FI	NANCIAL AFFAIRS	
• •	rried debtors filing under chapter 12 o	ng the commencement of this case to or for the chapter 13 must include payments be either ted and a joint petition is not filed.)	
Name & Address of Creditor & Relationship to Debtor	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing
04. SUITS AND ADMINISTRATIVE PRO	DCEEDINGS, EXECUTIONS, GARNI	SHMENTS AND ATTACHMENTS:	
List all lawsuits & administrative proceed his bankruptcy case. (Married debtors whether or not a joint petition is filed, un CAPTION OF SUIT AND	dings to which the debtor is or was a p filing under chapter 12 or chapter 13 i less the spouses are separated and a NATURE OF	party within 1 (one) year immediately precedir must include information concerning either or i joint petition is not filed.) COURT OF AGENCY	both spouses STATUS OF
List all lawsuits & administrative proceed this bankruptcy case. (Married debtors whether or not a joint petition is filed, un	dings to which the debtor is or was a pfiling under chapter 12 or chapter 13 less the spouses are separated and a	party within 1 (one) year immediately precedir must include information concerning either or a joint petition is not filed.) COURT	both spouses STATUS
List all lawsuits & administrative proceed his bankruptcy case. (Married debtors whether or not a joint petition is filed, un CAPTION OF SUIT AND CASE NUMBER Capital One v. Debtor 09m1122851 O4b. WAGES OR ACCOUNTS GARNIS process within (1) one year preceding the state of the sum of t	dings to which the debtor is or was a pfiling under chapter 12 or chapter 13 dess the spouses are separated and a NATURE OF PROCEEDING Collection CHED: Describe all property that has be commencement of this case. (Marketing under the commencement of this case. (Marketing under the commencement of this case.)	party within 1 (one) year immediately precedir must include information concerning either or i joint petition is not filed.) COURT OF AGENCY AND LOCATION	STATUS OF DISPOSITION Pending

X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Date of Repossession, Foreclosure Description and Creditor or Seller Sale, Transfer or Return Value of Property

PFG Record # 432835 B7 (Official Form 7) (12/07) Page 3 of 12

Document Page 30 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

	STATEMENT OF FINAN	ICIAL AFFAIRS	
06. ASSIGNMENTS AND RECEI	VERSHIPS:		
Describe any assignment of pr	operty for the benefit of creditors made within 120 d	avs immediately preceding the comm	encement of this
, , ,	er chapter 12 or chapter 13 must include any assign	, , ,	
petition is filed, unless the spouse	es are separated and a joint petition is not filed.)		•
Name and	Date	Terms of	
Address of	of	Assignment or	
Assignee	Assignment	Settlement	
receding the commencement of	en in the hands of a custodian, receiver, or court-app this case. (Married debtors filing under chapter 12 of s whether or not a joint petition is filed, unless the sp	or chapter 13 must include information	n concerning
Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property
usual gifts to family members agg han \$100 per recipient. (Married	tions made within one year immediately preceding t gregating less than \$200 in value per individual fami debtors filing under chapter 12 or chapter 13 must led, unless the spouses are separated and a joint p	ly member and charitable contribution include gifts or contributions by either	ns aggregating less
ame and Address of Person	Relationship	Date	Description
Or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift
98. LOSSES:			
ist all losses from fire theft other	er casualty or gambling within one year immediately	preceding the commencement of this	s case or since the
	rried debtors filing under chapter 12 or chapter 13 r		
,	ss the spouses are separated and a joint petition is	•	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Description and	Description of Circumstances and,	Date	
Description and Value	Description of Circumstances and, if Loss Was Covered in Whole or in	Date of	

PFG Record # 432835 B7 (Official Form 7) (12/07) Page 4 of 12

Document Page 31 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

X

NONE

Tatiania Patrice Bankhead, Debtor

	STATEMENT OF FI	NANCIAL AFFAIRS	
09. PAYMENTS RELATED TO DEBT (COUNSELING OR BANKRUPTCY:		
	<u>-</u>	o any persons, including attorneys, for cons	
concerning debt consolidation, relief un preceding the commencement of this ca		of a petition in bankruptcy within one (1) ye	ear immediately
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if	Description and
of Payee		Other Than Debtor	Value of Property
Law Offices of Peter			Payment/Value:
Francis Geraci			0.00
55 E Monroe St			
Suite#3400			
Chicago,IL 60603			
09a. PAYMENTS RELATED TO DEBT	COUNSELING OR BANKRUPTCY: L	ist all payments made or property transfern	ed by or on behalf of the
		consolidation, relief under the bankruptcy la	-
a petition in bankruptcy within 1 year im	•		
		5.4.65	Amount of Money or
Name and		I late of Dayment	
Name and Address		Date of Payment, Name of Payer if	<u>-</u>
Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	description and Value of Property
Address		Name of Payer if	description and
Address of Payee MMI/CCCS		Name of Payer if Other Than Debtor	description and Value of Property
Address of Payee		Name of Payer if Other Than Debtor	description and Value of Property
Address of Payee MMI/CCCS 9009 W. Loop S.		Name of Payer if Other Than Debtor	description and Value of Property
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096		Name of Payer if Other Than Debtor	description and Value of Property
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227		Name of Payer if Other Than Debtor	description and Value of Property
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227		Name of Payer if Other Than Debtor 2009	description and Value of Property \$50.00
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than pro-	· ·	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the	description and Value of Property \$50.00
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than protransferred either absolutely or as secu	rity with two (2) years immediately pre	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the acceding the commencement of this case. (Name of Payer if Debt of Payer in Debt of Payer if Debt of Payer in Debt of Payer	description and Value of Property \$50.00 debtor, Married debtors
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than protransferred either absolutely or as secu filing under chapter 12 or chapter 13 miles.	rity with two (2) years immediately pre ust include transfers by either or both	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the	description and Value of Property \$50.00 debtor, Married debtors
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than protransferred either absolutely or as secu filing under chapter 12 or chapter 13 miles.	rity with two (2) years immediately pre ust include transfers by either or both	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the acceding the commencement of this case. (Name of Payer if Debt of Payer in Debt of Payer if Debt of Payer in Debt of Payer	description and Value of Property \$50.00 debtor, Married debtors
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than protransferred either absolutely or as secu	rity with two (2) years immediately pre ust include transfers by either or both	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the acceding the commencement of this case. (Name of Payer if Debt of Payer in Debt of Payer if Debt of Payer in Debt of Payer	description and Value of Property \$50.00 debtor, Married debtors
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than protransferred either absolutely or as secufiling under chapter 12 or chapter 13 me spouses are separated and a joint petitic Name and Address of Transferee, Relationship	rity with two (2) years immediately pre ust include transfers by either or both ion is not filed.)	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the occiding the commencement of this case. (No spouses whether or not a joint petition is filed Describe Property Transferred and	description and Value of Property \$50.00 debtor, Married debtors
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than programsferred either absolutely or as secuiling under chapter 12 or chapter 13 me spouses are separated and a joint petitic Name and Address of	rity with two (2) years immediately pre ust include transfers by either or both	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the occiding the commencement of this case. (No spouses whether or not a joint petition is filed Describe Property	description and Value of Property \$50.00 debtor, Married debtors
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than protransferred either absolutely or as secu filing under chapter 12 or chapter 13 misspouses are separated and a joint petitive Name and Address of Transferee, Relationship to Debtor	rity with two (2) years immediately pre ust include transfers by either or both ion is not filed.) Date	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the occiding the commencement of this case. (No spouses whether or not a joint petition is filed Describe Property Transferred and	description and Value of Property \$50.00 debtor, Married debtors ed, unless the
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than protransferred either absolutely or as secufiling under chapter 12 or chapter 13 misspouses are separated and a joint petitic Name and Address of Transferee, Relationship to Debtor	rity with two (2) years immediately preust include transfers by either or both from is not filed.) Date Date	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the acceding the commencement of this case. (A spouses whether or not a joint petition is file acceptable of the property and the commencement of the case. (A spouses whether or not a joint petition is file acceptable of the commencement of this case. (A spouses whether or not a joint petition is file acceptable of the commencement of the case of the commencement of the case	description and Value of Property \$50.00 debtor, Married debtors ed, unless the
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than protransferred either absolutely or as secufiling under chapter 12 or chapter 13 misspouses are separated and a joint petitic Name and Address of Transferee, Relationship to Debtor 10b. List all property transferred by the trust or similar device of which the debt	rity with two (2) years immediately preust include transfers by either or both from is not filed.) Date Determine the debtor within ten (10) years immediate or is a beneficiary.	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the acceding the commencement of this case. (A spouses whether or not a joint petition is file acceptable of the property and the commencement of the case. (A spouses whether or not a joint petition is file acceptable of the commencement of this case. (A spouses whether or not a joint petition is file acceptable of the commencement of the case of the commencement of the case	description and Value of Property \$50.00 debtor, Married debtors ed, unless the
Address of Payee MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than protransferred either absolutely or as secufiling under chapter 12 or chapter 13 misspouses are separated and a joint petitic Name and Address of Transferee, Relationship to Debtor	rity with two (2) years immediately preust include transfers by either or both from is not filed.) Date Date	Name of Payer if Other Than Debtor 2009 se of the business or financial affairs of the occiding the commencement of this case. (Naspouses whether or not a joint petition is file Describe Property Transferred and Value Received ely preceding the commencement of this case.	description and Value of Property \$50.00 debtor, Married debtors ed, unless the

PFG Record # 432835 B7 (Official Form 7) (12/07) Page 5 of 12

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 32 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

STATEMEN	V I () F FIN	ΔΝί.ΙΔΙ	AFFAIRS

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

X

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

PFG Record # 432835 B7 (Official Form 7) (12/07) Page 6 of 12

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 33 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

Name

STATEMENT OF FINANCIAL AFFAIRS								
15. PRIOR ADDRESS OF DEBTOR(S):								
If debtor has moved within three (3) years occupied during that period and vacated of either spouse.	,, ,	•						
	Name	Dates of						
Address	Used	Occupancy						
919 Adams, Maywood, IL 60153	same							
16. SPOUSES and FORMER SPOUSES	:							
If the debtor resides or resided in a community Louisiana, Nevada, New Mexico, Puerto commencement of the case, identify the rethe community property state.	Rico, Texas, Washington, or Wisconsi	n) within eight (8) years immediately pre	eceding the					

X

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Date Environmental Site Name Name and Address and Address of Governmental Unit of Notice Law

432835 Page 7 of 12 PFG Record # B7 (Official Form 7) (12/07)

Document Page 34 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

	every site for which the debtor provided notice. I unit to which the notice was sent and the date.	-	
		ate of the notice.	Hazardous
	Name and Address of Governmental Unit	Date of Notice	Environmental Law
<u>-</u>	e proceedings, including settlements or orde te name and address of the governmental ur	<u>-</u>	•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
ending dates of all businesses in w partnership, sole proprietor, or was immediately preceding the commer	ME OF BUSINESS the names, addresses, taxpayer identification hich the debtor was an officer, director, partricelly self-employed in a trade, profession, or other comment of this case, or in which the debtor deceding the commencement of this case.	ner, or managing executive of a corporati er activity either full- or part-time within si	on, partner in a x (6) years
a. If the debtor is an individual, list the ending dates of all businesses in w partnership, sole proprietor, or was immediately preceding the commer within six (6) years immediately prelif the debtor is a partnership, list the ending dates of all businesses in w	the names, addresses, taxpayer identification hich the debtor was an officer, director, partreself-employed in a trade, profession, or other cement of this case, or in which the debtor of ceding the commencement of this case. The names, addresses, taxpayer identification is hich the debtor was a partner or owned 5 per section.	ner, or managing executive of a corporation activity either full- or part-time within si owned 5 percent or more of the voting or numbers, nature of the businesses, and	on, partner in a x (6) years equity securities beginning and
a. If the debtor is an individual, list is ending dates of all businesses in w partnership, sole proprietor, or was immediately preceding the commer within six (6) years immediately prelif the debtor is a partnership, list the ending dates of all businesses in w (6) years immediately preceding the	the names, addresses, taxpayer identification hich the debtor was an officer, director, partreself-employed in a trade, profession, or other exercise the comment of this case, or in which the debtor of eceding the commencement of this case. The names, addresses, taxpayer identification is hich the debtor was a partner or owned 5 per ecommencement of this case. The names, addresses, taxpayer identification is hich the debtor was a partner or owned 5 per ecommencement of this case.	ner, or managing executive of a corporative ractivity either full- or part-time within si owned 5 percent or more of the voting or numbers, nature of the businesses, and ercent or more of the voting or equity second numbers, nature of the businesses, and numbers, nature of the businesses, and	on, partner in a x (6) years equity securities beginning and urities, within six
a. If the debtor is an individual, list is ending dates of all businesses in w partnership, sole proprietor, or was immediately preceding the commer within six (6) years immediately prelif the debtor is a partnership, list the ending dates of all businesses in w (6) years immediately preceding the lift the debtor is a corporation, list the ending dates of all businesses in w	the names, addresses, taxpayer identification hich the debtor was an officer, director, partreself-employed in a trade, profession, or other exercise the comment of this case, or in which the debtor of eceding the commencement of this case. The names, addresses, taxpayer identification is hich the debtor was a partner or owned 5 per ecommencement of this case. The names, addresses, taxpayer identification is hich the debtor was a partner or owned 5 per ecommencement of this case.	ner, or managing executive of a corporative ractivity either full- or part-time within si owned 5 percent or more of the voting or numbers, nature of the businesses, and ercent or more of the voting or equity second numbers, nature of the businesses, and numbers, nature of the businesses, and	on, partner in a x (6) years equity securities beginning and urities, within six

PFG Record # 432835 B7 (Official Form 7) (12/07) Page 8 of 12

Document Page 35 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

Address

has been, within six years immedia executive, or owner of more than 5	itely preceding the commencement of this	ration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing if a corporation; a partner, other than a limited partner, of a ractivity, either full- or part-time.
· ·	ding the commencement of this case. A de	nly if the debtor is or has been in business, as defined above, btor who has not been in business within those six years
19. BOOKS, RECORDS AND FIN	ANCIAL STATEMENTS:	
List all bookkeepers and accountare the keeping of books of account ar		receding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	
19b. List all firms or individuals whaccount and records, or prepared a		ng the filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
	o at the time of the commencement of this account and records are not available, ex	case were in possession of the books of account and records plain.
		•

PFG Record # 432835 B7 (Official Form 7) (12/07) Page 9 of 12

Issued

Document Page 36 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS
0. INVENTORIES		
ist the dates of the last two i		person who supervised the taking of each inventory, and
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
. List the name and address	of the person having possession of the records of	each of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
Name and Address	ip, list nature and percentage of interest of each m Nature of Interest	Percentage of Interest
		interest
•	ation, list all officers & directors of the corporation; of the voting or equity securities of the corporatio	and each stockholder who directly or indirectly owns,
•	•	and each stockholder who directly or indirectly owns,
ontrols, or holds 5% or more Name and Address	e of the voting or equity securities of the corporatio	and each stockholder who directly or indirectly owns, Nature and Percentage of Stock Ownership
ontrols, or holds 5% or more Name and Address 2. FORMER PARTNERS, 0	of the voting or equity securities of the corporatio Title	and each stockholder who directly or indirectly owns, Nature and Percentage of Stock Ownership
Name and Address 2. FORMER PARTNERS, 0	Title DFFICERS, DIRECTORS AND SHAREHOLDERS	and each stockholder who directly or indirectly owns, Nature and Percentage of Stock Ownership
ontrols, or holds 5% or more Name and Address 2. FORMER PARTNERS, 0 the debtor is a partnership, Name	Title DFFICERS, DIRECTORS AND SHAREHOLDERS list the nature and percentage of partnership inter- Address	nnd each stockholder who directly or indirectly owns, h. Nature and Percentage of Stock Ownership est of each member of the partnership. Date of

Document Page 37 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIKS
22h. If the debtor is a corneration.	ist all officers or directors whose relationship	with the corporation terminated within one (1) year
mmediately preceding the commer	•	with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
23. WITHDRAWALS FROM A PAG	TNERSHIP OR DISTRIBUTION BY A COPO	DRATION:
f the debtor is a partnership or corp	poration, list all withdrawals or distributions c	redited or given to an insider, including compensation in any uisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to	Purpose of	Description and value of
Debtor	Withdrawal	Property
•	e name and federal taxpayer identification nu	mber of the parent corporation of any consolidated group 6) years immediately preceding the commencement of the
	Taxpayer	
Name of		
Name of Parent Corporation	Identification Number (EIN)	
Parent Corporation		
Parent Corporation 25. PENSION FUNDS: f the debtor is not an individual, list	Identification Number (EIN)	number of any pension fund to which the debtor, as an mmediately preceding the commencement of the case.
Parent Corporation 25. PENSION FUNDS: f the debtor is not an individual, list	Identification Number (EIN)	

PFG Record # 432835 B7 (Official Form 7) (12/07) Page 11 of 12

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 38 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06/04/2009 /s/ Tatiania Patrice Bankhead

Tatiania Patrice Bankhead

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record # 432835 B7 (Official Form 7) (12/07) Page 12 of 12

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Page 39 of 41 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

٦	Tatian	ia	Patri	ice l	Rani	khea	h	Deh	tor
	aliali	ıa	гаи		vall	NIICA	u.	Den	w

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$3,500 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$3,500 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** \$0

The source of the compensation paid to me was:

Debtor(s) Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Alex Wilson 06/04/2009 Dated:

> Attorney Name: Alex Wilson LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6278725

Case 09-20450 Doc 1 Filed 06/04/09 Entered 06/04/09 17:40:46 Desc Main Document Page 40 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tatiania Patrice Bankhead, Debtor

VERIFIC	ATION	OF	CREDIT	FOR	MΔ.	TRIX
			CILLDI			\mathbf{I}

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

06/04/2009 /s/ Tatiania Patrice Bankhead Dated:

Tatiania Patrice Bankhead

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Tatiania Patrice Bankhead Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 06/04/2009 /s/ Tatiania Patrice Bankhead

Tatiania Patrice Bankhead

~

Sign & Date Here



Sign & Date Here

Dated: 06/04/2009 /s/ Alex Wilson

Attorney: Alex Wilson Bar No: 6278725

PFG Record # 432835